United Policyholders
Empowering the Insured

Thornell et al v. State Farm and Seattle Service Bureau

Year: 2015
Court: Washington Supreme Court
Case Number: 91393-5

Under the Washington state Consumer Protection Act ("CPA") consumers are protected from harassing and misleading collection notices from unscrupulous debt collectors who target, at the behest of insurers, policyholders who in actuality do not owe any money to settle claims. In more egregious cases, policyholders who were not even subject to claims receive collection notices and are intimidated into paying money they do not owe. UP argued in its brief that the CPA applies to Washington corporations (here, Seattle Service Bureau acting on behalf of State Farm) and their conduct in and out of state. This was the legislative intent of the CPA and any interpretation to the contrary would procedurally insulate Washington corporations from illegal conduct they engage in outside of Washington's borders. UP is particularly concerned that Washington will become a haven for large national insurance companies (and their affiliates/agents) engaging in unfair and illegal conduct if the CPA's (or any state's similar consumer protection laws for that matter) jurisdictional reach is limited by decisional law. Good public policy requires a broad application of the CPA to provide a necessary (for many, a sole) remedy and curb such corporate abuses.

UP's brief was authored pro bono by Steve W. Berman, Esq. and Ashley A. Bede, Esq. of Hagens Berman Sobol Shapiro LLP Of Counsel: UP Executive Director Amy Bach, Esq. and Staff Attorney Dan Wade, Esq.

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